Loan Against Mutual Funds

Leverage your investments without selling them.

SCHEDULE A CALL NOW

Full Name

Your Email

Phone Number

Loan Amount Required

CONNECT NOW

Your mutual fund investments are not just a long-term asset; they can also serve as an instant financial solution when you need quick and easy liquidity.

With our **Loan Against Mutual Funds (LAMF)** facility, you can leverage your investments without selling them, ensuring that your financial goals remain intact while you access immediate cash. Whether it's for an emergency, business expansion, or personal financial planning, LAMF is the smarter way to borrow.

What is a LAMF?

A LAMF is a facility that allows you to pledge your mutual fund units as collateral in exchange for a loan. Instead of liquidating your investments, which might lead to capital gains tax implications and missed market opportunities, LAMF enables you to access funds while your investments c generate returns.

File your Income Tax

This financial tool is particularly beneficial for investors who require short-term funds but don't want to disrupt their long-term financial strategy.

Why opt for a LAMF?

Immediate & Hassle-Free Liquidity

Need funds urgently? Unlike traditional loans, LAMF is processed quickly, with minimal documentation, so you can access cash within hours.

No Need to Sell Your Investments

Selling mutual funds in times of financial need can result in tax liabilities and loss of future returns. With LAMF, your investments remain intact, continuing to work for you.

Lower Interest Rates Compared to Unsecured Loans

LAMF comes with highly competitive interest rates, much lower than personal loans or credit cards, making it a cost-effective borrowing option.

Flexible Repayment & Loan Amount

Borrow according to your needs and repay as per your convenience. You only pay interest on the amount utilized, ensuring better financial management.

Retain Portfolio Growth Potential

When you sell your mutual funds, you not only lose your investment but also the potential future growth of your portfolio. With LAMF, your investments stay in place, generating returns while you meet your financial needs.

How Does LAMF Work for the Hum Fauji Initiatives Investors?

At Hum Fauji Initiatives, we are mindful of transparency and convenience. The process of applying for LAMF is simple:-

1. We receive your application.
2. Set up a call to understand the requirements & tenure.
3. A designated product executive is assigned.
4. The product executive connects with your designated financial planner.
5. They set up a call to explain the process & approvals.
6. Then submit your application and your loan amount is sanctioned within 48 hours of approval.

Why is a LAMF better than other Loans?

It works as a perfect overdraft facility. It offers better benefits as compared to Personal loans, Credit Card loans or other bank loans. The advantages of LAMF over other loans are: –

Quick Approval & Disbursement

Once approved, the loan amount is credited to your bank account within a few hours, maximum within 48 hours, but generally much lesser, maybe even 4-6 hours.

Continued Investment Growth

Your mutual funds remain invested, earning returns while you utilize the loan amount as per your needs.

Repay Flexibly

You can repay the loan at your convenience including prepaying or even extending your payment, ensuring financial discipline without burdening your cash flow.

The ownership of the investments remains with you; the loaning agency just has a ter them till the loan is cleared.

File your Income Tax

Why Choose Hum Fauji Initiatives for LAMF?

While multiple platforms offer LAMF, **Hum Fauji Initiatives (HFI)** provides a unique value proposition tailored to the needs of the armed forces community and their families. Here's why taking LAMF through **HFI** is the best choice for you:

1. **Trusted & Personalized Financial Guidance**

   Specialized for Armed Forces Personnel – We understand the financial needs of faujis and provide solutions that align with their service conditions and family responsibilities.
   No Complexities, Just Simple Solutions – Our team ensures that you get clear, straightforward, and efficient financial guidance.

2. **Competitive Interest Rates & Transparent Charges**

   Best-In-Class Interest Rates – We ensure you get access to competitive rates in the market, helping you save on borrowing costs.
   No Hidden Fees – 100% transparency in processing fees, interest calculation, and loan terms.

3. **Hassle-Free & Paperless Process**

   End-to-End Digital Loan Application – Complete your loan request without paperwork, ensuring a **fast and seamless** process.
   Quick Approval & Disbursal – Get approval **within minutes**, and funds are credited to your account swiftly.

4. **Flexible Loan Terms & No Prepayment Charges**

   Borrow As Per your Need – Get a **credit line** and withdraw only the required amount instead of taking a lump sum loan.
   Repay at Your Convenience – Pay only for the amount you use, with the freedom to **prepay without any penalty**.

5. **Secure & Reliable Loan Process**

Lien Marking Without Selling Your Mutual Funds – You continue earning **dividends and capital appreciation** while using the units as collateral.
Fast & Secure Process – All transactions are safe, and the lien marking is processed through **regulated financial institutions**.

6. **Exclusive Support for Armed Forces & Veterans**

Dedicated Customer Support – Our financial advisors are always available to assist you with any queries.
Customized Loan Solutions – We provide **financially disciplined** borrowing strategies to help you make informed decisions.

Frequently Asked Questions (FAQs)

Will I get any guidance from my designated Financial Planner at Hum Fauji for LAMF? −

Yes, once your application is received, the assigned product executive can connect with your designated financial planner for details and discussions.

What types of mutual funds are eligible for LAMF? +

How much loan can I avail against my mutual funds? +

How long does it take to get a loan approved? +

Can I prepay my loan? +

Will my mutual funds be sold? +

What happens if the market value of my mutual fund drops? +

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Can I choose any date for my monthly loan repayment? +

Do I have to pay interest on the complete line amount? +

What are the documents required? +

When will my funds be un-pledged? +

Get Started with a LAMF Today!

Don't let liquidity concerns hold you back. Whether you need funds for business, education, emergencies, or any personal financial requirement, **LAMF is your smart borrowing solution.**

Contact us today to explore how LAMF can work for you!

If you're an **existing investor** with Hum Fauji Initiatives, please contact your current Relationship Manager.
If you are **connecting us new**, please give a call to us on 9999053522 or email on business@humfauji.in

Leverage your investments, retain your growth, and secure instant liquidity—all with LAMF!

Services

- Financial Planning
- Wealth Management
- Children's Future Planning
- Retirement Planning for Indian Armed Forces Officers
- One World Advisory Services (OWAS)
- Income Tax Services
- Home Loan Services

Products

- Mutual Fund Investments for Defence Personnel
- Corporate Fixed Deposits
- Bonds
- Health Insurance
- Home & Travel Insurance
- Term Insurance

Wealth Simplified

- Investment Advice for Indian Defence Personnel
- Mutual Fund Investments for Defence Personnel
- Smart Options
- Broad Custom Plan As Per Your Lifestage
- Personal Finance Advise for Defence Personnel
- Money Market Instruments – Portfolio Management for Armed Forces Officers
- US Investments for Non-India based investors
- 15 Tried & Tested Steps of Golden Retirement for Defence Personnel
- Financial FAQs for Armed Forces Officers

Quick Links

- Community Support Services
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- Blog

Important Links

- Meet Our Team
- Gallery
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- Online Dispute Resolution

Contact Us

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Corporate Registered Investment Advisor (Corporate RIA). RIA Code: INA000018197. Perpetual Validity from 5th July 2023

AMFI Registered Mutual Fund Distributor | ARN – 104917 | Valid from 22 Dec 2014 | MF Grievance Redressal

DISCLAIMER: Mutual fund investments are subject to market risks. Please read the scheme information and other related documents carefully before investing. Past performance is not indicative of future returns. Please consider your specific investment requirements before choosing a fund, or designing a portfolio that suits your needs. HFI makes no warranties or representations, express or implied, on products offered through the platform. It accepts no liability for any damages or losses, however, caused, in connection with the use of, or on the reliance of its product or related services. Terms and conditions of the website are applicable. Investments in Securities markets are subject to market risks, read all the related documents carefully before investing.

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Full Name | Your Email

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Want to go ahead with

What would you like to know more about?

Would you like to schedule a Call Back from team Hum Fauji?

☑ Please tick check box.

Submit

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Important Notice

In view of 15th Sep 2025 being the last date for filing the ITR, we have closed the intake of new requests with effect from 9 PM on 12th Sep 2025. We are currently focusing on completing the existing cases already received.

The link will be reopened on 22nd Sep 2025 for filing the ITRs for the Financial Year 2024-25 (Assessment Year 2025-26)

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Get The

'ULTIMATE RETIREMENT TOOLKIT'

For Armed Forces Officers Now!

Grab On, it's FREE.

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